

Raymond & Raymond, Esqs.
Attorneys at Law
7 Glenwood Avenue, 4th Floor
East Orange, New Jersey 07017
(973) 675-5622; (408) 519-6711 Telefax
Email: herbertraymond@gmail.com
Herbert B. Raymond; Jeffrey M. Raymond, Esq.; Kevin DeLyon, Esq.
Attorneys for the Debtor(s)

IN RE:	UNITED STATES BANKRUPTCY COURT
	DISTRICT OF NEW JERSEY
	CHAPTER 13
	CASE NO.: 18-28670 (JKS)
KIM Y. WORTHINGTON,	
290 Conklin Ave.	
Hillside, NJ 07205	
(xxx-xx-0397)	
DEBTOR(S) .	

DEBTOR'S CERTIFICATION IN SUPPORT
OF MODIFIED CHAPTER 13 PLAN

Kim Y. Worthington, Debtor in the above-captioned matter, of full age, hereby certifies as follows:

1. I am the Debtor in the above-captioned matter and I am filing this certification in support of the Modified Chapter 13 Plan which was filed.

2. Specifically, the Certification relates to the extension of the plan, under the 'Cares Act', Section 1113, to eighty-four (84) months. That Section of the newly enacted law amends Section 1329 of the Bankruptcy Code by allowing plan modification, upon the Debtor's request. It allows modification if:

a. "the debtor is experiencing or has experienced a material financial hardship due, directly or indirectly, to the Corona Virus Disease 2019 (COVID-19) Pandemic; and the modification is approved after notice and a hearing".

1 3. A plan under this section, "may not provide
2 for payments over a period that expires more than seven years
3 after the time that the first payment under the original
4 confirmed plan was due." So the maximum new plan term is now
5 eighty-four months for Cares Act cases.

6 4. I believe that I have directly experienced a material
7 financial hardship as a result of the health pandemic allowing
8 the plan extension to eighty-four (84) months as authorized by
9 the Cares Act.

10 5. Currently my place of employment has been affected due to
11 the Corvid 19.

12 6. Since March 13, 2020, I have been out of work since then.

13 7. At this present time I'm not sure when or if I will be
14 called back to work due to the current situation of Covid 19.

15 8. I have been receiving unemployment benefits since April
16 in the amount of \$367.00 weekly. At this current time I'm not
17 sure how long my benefits will last.

18 9. So my situation, to say the least, is tenuous, in terms
19 of my employment and income. And if and when I do return to
20 work, I will be behind with all of my regular financial
21 obligations. Hence I am respectfully requesting that the plan
22 payments stay lower for an extended period of time, and then
23 increase as I, hopefully, return to work and/or obtain other or
24 additional employment.

25 10. I believe that the plan extension and plan payment
26 reduction, that I have proposed, is what was envisioned by the
27 Cares Act, when authorizing plan terms that extend beyond sixty
28 months, to assist those impacted by the Corona Virus. I was

clearly impacted by the Corona situation.

11. I certify that this information is true and correct.

Dated: June 26, 2020

/S/ KIM Y. WORTHINGTON

KIM Y. WORTHINGTON, DEBTOR